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PATENT

FEB 21 2006

Serial No.: 10/549,983
Applicant: Gordon L. Monsen, et al.
Title: FINANCING STRUCTURE
Filed: September 19, 2005
Atty. Docket: 114594-02WOUS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

ATTORNEY DOCKET NO. 114594-02WOUS

Confirmation No.: 3432

Art Unit: 3624
Examiner: unassigned

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

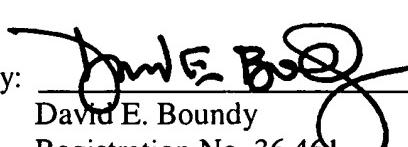
In accordance with 37 C.F.R. §§1.56, 1.97 and 1.98, Applicant wishes to make of record the items listed on the accompanying Form PTO-1449. Applicant respectfully requests the Examiner to fully consider the items and independently ascertain their teaching before issuance of the next action, and to make them of record in the file. The Examiner is also requested to initial and return a copy of the enclosed Form PTO-1449 to evidence such consideration.

1. Applicant has listed publication dates on the attached Form PTO-1449 based on information presently available to the undersigned. However, the listed publication dates should not be construed as an admission that the information was actually published on the date indicated. Applicant reserves the right to establish the patentability of the claims over any information provided herewith, and/or to prove that this information may not be prior art, and/or to prove that this information may not be enabling for the teachings purportedly offered.
2. The Examiner should be aware of copending application 11/063,064, both with respect to potential double patenting issues, and any art that may develop in that file. The Examiner may find it efficient and convenient to examine that application concurrently with this one.
3. To the knowledge of the undersigned, this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits. No fee is due, pursuant to 37 C.F.R. §1.97(b)(3).
4. The Commissioner is hereby authorized to charge any additional fees that may be required for this Information Disclosure Statement, or credit any overpayment, to Deposit Account No. 23-2405, Order No. 114594-02WOUS.

Respectfully submitted,

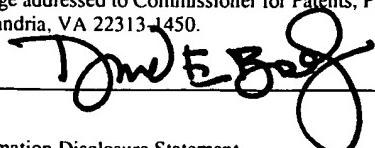
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Dated: February 16, 2006

I certify that this correspondence, along with any documents referred to therein, is being deposited with the United States Postal Service on February 16, 2006 as First Class Mail in an envelope with sufficient postage addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Information Disclosure Statement
This paper dated February 16, 2006

The PTO did not receive the following
item(s) the references cited in
the listed item(s).
MAY *

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO. 114594-02WOUS	SERIAL NO. 10/549,983
INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>		APPLICANT Gordon L. Monsen, et al.	
FEB 21 2006		FILING DATE September 19, 2005	GROUP ART UNIT 3624

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,802,501	Sep. 1, 1998	Graff	705	36	
	6,049,784	Apr. 1, 2000	Weatherly	705	38	
	6,192,347	Feb. 20, 2001	Graff	705	36	
	2005/0010517	Jan. 13, 2005	Lowenstein	705	37	Jul. 7, 2000
	6,847,946	Jan. 25, 2005	Blanz	705	38	Jan. 11, 2002
	2005/00144119	Jun. 30, 2005	Monsen	705	38	Feb. 22, 2005

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

*	Bison Financial Group Inc., web page "Bond Street Capital Credit Tenant Lease Loans - Minimum \$10,000,000" http://www.bisonfinancial.com/loans/bsc_ctl.html (undated)
*	Mark Cecil, Credit Lyonnais Fixes Energy Deal, Bank Loan Report (November 6, 2000)
*	Celtic Financial Group, web page "Credit Tenant Lease ('CTL') Loans," http://www.bisonfinancial.com/loans/bsc_ctl.html (undated)
*	Dearborn Financial Services, Appraising Partial Interests, http://www.dearborn.com/download/frea8e/Chapter14.htm (January 2002)
*	F.W. Galaty, Modern Real Estate Practice, Real Estate Education Co., 15th ed. Chap. 16, pp. 250-264 (1999)
*	Jeffrey James, The Best of Leasing and Ownership Worlds, Puget Sound Business Journal, vol. 17 no. 41 p. 30 (Feb. 21, 1997)
*	Kathleen Kavanaugh, "February Program Review: The Fast Changing World of Real Estate Finance," web page of San Francisco Commercial Real Estate Women (CREW), www.crewsf.org/CrewView/2002/0302CrewView.pdf (page 2 of 7) (March 2002)
*	Jeffrey Keegan, Private Market Seeks Synthetic leases, Bank Loan Report, vol. 10 no. 19 pp. 8-9 (May 8, 1995)
*	KeyCorp and Norseman Group, Company Press Release, KeyCorp and Norseman Group Launch Credit Tenant Note™ Program (June 23, 2003)
*	Nancy R. Little, What You Need to Know About Financing With Synthetic leases, The Practical Real Estate Lawyer, vol. 15 no. 2 (March 1999)
*	Amity K. Moore, BNP Closes Syndication on Novel, Bank Loan Report, vol. 13 no. 2 p. 8 (January 12, 1998)
	Gordon Monsen and Joseph Yiu, Single Tenant Net lease Guidelines to Achieve Maximum Financing, Briefings in Real Estate Finance, vol. 4, no. 1 (July 2004)
*	Scott R. Muldavin, Net Asset Value "Premiums," Real Estate Finance, vol. 14 no. 2 pp 74-78 (Summer 1997)
*	John C. Murray, Off-Balance Sheet Financing: Synthetic leases, Real Property Probate & Trust Journal, vol. 32, no. 2, pp. 193-253 (Summer 1997)

EXAMINER	DATE CONSIDERED
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